

ABSTRACT OF THE DISCLOSURE

PERSONAL FINANCIAL MANAGEMENT SYSTEM, METHOD AND PROGRAM USING A GRAPHICAL OBJECT-ORIENTED PROGRAMMING METHODOLOGY

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A personal financial management system, method and program that models past, current and projected financial transaction data. Each object represents a single financial entity such as accounts, loans, assets or expenses, or a financial activity such as account transfers, deposits or withdrawals. A graphical user interface enables the user to create objects and place the objects on a graphical time line simulating financial activity from all selected objects over a selected time span. The graphical user interface also allows manipulation of the graphical objects and enables future projection of planned financial transactions. The planned financial activity is tightly bound to past and current spending and budgeting, enabling the user to match current activities to planned activities, and to identify and correct discrepancies and shortfalls in projected activities.

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A to-do list provides the user with reminders of planned actions to be conducted. Customized objects may also be created by the user to satisfy special financial requirements.